

United States Bankruptcy Court
Northern District of Alabama

In re:
Yvonne DeCarlo Johnson
Debtor

Case No. 20-01344-DSC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1126-2

User: admin
Form ID: def005

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 08, 2020.

db +Yvonne DeCarlo Johnson, 800 Jeffrey Circle, Birmingham, AL 35235-2607

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2020 at the address(es) listed below:

Bradford W. Caraway ctmail@ch13bham.com, bhamch13@ecf.epiqsystems.com
Daisy M. Holder on behalf of Debtor Yvonne DeCarlo Johnson holderesq@aol.com

TOTAL: 2

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA, SOUTHERN DIVISION**

In re:
Yvonne DeCarlo Johnson
SSN: xxx-xx-5233

Case No. 20-01344-DSC13
Chapter 13

Debtor(s)

**NOTICE OF REQUIREMENT TO FILE A
CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE
(Official Form 423)**

Notice is hereby given that, subject to limited exceptions, a Debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727) or chapter 13 (11 U.S.C. § 1328). Generally, financial course providers will file a certificate with the Court to indicate that the Debtor has completed the course.

If the course provider fails to file the certificate, a Debtor must complete and file Certification About a Financial Management Course (Official Form 423) pursuant to Federal Rule of Bankruptcy Procedure 1007(b)(7). If Rule 1007(b)(7) requires a Debtor to file Official Form 423 and a Debtor fails to do so, the Court will not enter a discharge and will close the case. If a Debtor subsequently files a Motion to Reopen the Case to allow for the filing of the Official Form 423, the full reopening fee must be paid for filing the motion, and the fee cannot be waived. Depending on the circumstances, the Court may order the Debtor's attorney to pay the reopening fee instead of the Debtor.

Dated: April 4, 2020

By:

Joseph E. Bulgarella, Clerk
United States Bankruptcy Court